

Table II.B.2(1998) Percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 1998
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87.0%	51.2%	70.6%	86.6%	96.7%	99.1%	64.7%	97.5%
New England:								
Massachusetts	91.7%	59.3%	81.0%	92.6%	97.9%	99.7%	73.5%	99.0%
New Hampshire	91.0%	68.8%	85.5%	97.6%	99.3%	100.0%	81.1%	99.4%
Connecticut	91.0%	59.5%	80.9%	91.6%	97.0%	99.9%	72.4%	98.7%
Middle Atlantic:								
New York	89.4%	60.8%	77.9%	91.1%	97.4%	100.0%	73.2%	98.5%
New Jersey	89.2%	53.9%	81.0%	91.0%	94.3%	100.0%	70.6%	97.8%
Pennsylvania	90.5%	57.3%	78.3%	87.2%	98.2%	100.0%	71.1%	98.3%
East North Central:								
Ohio	87.3%	44.8%	70.9%	88.8%	93.5%	97.8%	64.1%	96.1%
Indiana	87.1%	40.0%	65.5%	87.4%	95.4%	99.4%	58.5%	97.6%
Illinois	88.8%	54.0%	72.4%	86.8%	99.6%	98.8%	66.0%	98.3%
Michigan	90.8%	57.5%	86.1%	92.0%	96.5%	99.9%	73.7%	98.5%
Wisconsin	90.3%	50.3%	82.9%	95.7%	99.9%	100.0%	72.7%	99.2%
West North Central:								
Minnesota	87.3%	45.7%	74.9%	89.9%	94.1%	99.1%	64.7%	97.4%
Iowa	85.8%	47.2%	68.2%	91.0%	98.9%	100.0%	59.8%	99.4%
Missouri	87.2%	50.1%	66.6%	90.5%	97.1%	100.0%	61.9%	98.4%
Nebraska	82.1%	40.7%	46.5%	92.8%	99.4%	96.2%	51.8%	97.3%
Kansas	84.9%	42.2%	61.3%	86.2%	94.8%	99.8%	57.8%	97.4%
South Atlantic:								
Delaware	89.1%	57.3%	71.5%	96.4%	95.3%	99.9%	71.5%	98.1%
Maryland	89.9%	50.8%	79.7%	91.9%	100.0%	100.0%	72.0%	99.0%
Virginia	87.3%	48.9%	62.2%	87.2%	97.7%	98.5%	64.8%	97.3%
West Virginia	83.2%	63.7%	68.6%	81.0%	93.5%	100.0%	66.5%	96.6%
North Carolina	89.2%	45.3%	72.5%	95.1%	96.8%	99.8%	64.3%	99.0%
South Carolina	87.1%	35.1%	75.5%	82.0%	97.1%	100.0%	56.4%	98.7%
Georgia	86.9%	56.8%	68.0%	84.8%	94.0%	100.0%	64.7%	97.7%
Florida	84.5%	45.0%	66.7%	73.9%	98.0%	100.0%	57.0%	97.3%
East South Central:								
Kentucky	85.3%	48.4%	67.6%	85.5%	92.4%	99.0%	64.3%	94.9%
Tennessee	86.9%	47.2%	64.1%	93.5%	98.5%	99.7%	60.5%	98.9%
Alabama	89.1%	42.2%	74.1%	99.1%	100.0%	98.4%	66.5%	98.9%
West South Central:								
Arkansas	85.2%	44.0%	55.2%	83.9%	100.0%	99.5%	54.5%	98.8%
Louisiana	80.4%	55.6%	55.0%	76.7%	93.3%	99.1%	58.3%	95.7%
Oklahoma	82.2%	42.3%	49.1%	83.8%	89.1%	99.4%	54.3%	95.3%
Texas	85.6%	38.1%	62.9%	81.5%	94.1%	99.8%	56.5%	97.0%
Mountain:								
Idaho	77.6%	37.0%	54.2%	78.8%	94.2%	100.0%	51.1%	97.6%
Wyoming	73.8%	33.5%	59.6%	80.4%	98.2%	100.0%	47.7%	97.5%
Colorado	88.0%	68.4%	83.1%	90.9%	99.5%	100.0%	76.1%	99.0%
New Mexico	80.4%	43.0%	58.1%	76.8%	99.4%	99.6%	54.5%	96.6%
Arizona	87.3%	55.9%	64.3%	84.9%	92.9%	99.9%	63.1%	97.8%
Utah	87.9%	54.7%	64.3%	87.2%	96.0%	100.0%	70.2%	97.4%
Pacific:								
Washington	85.3%	48.9%	72.0%	90.9%	97.7%	100.0%	63.5%	98.7%
Oregon	83.1%	40.8%	74.1%	77.3%	99.0%	99.1%	59.6%	96.2%
California	83.6%	48.6%	63.8%	80.3%	96.4%	95.2%	60.6%	94.6%
States not shown separately	84.9%	60.9%	69.5%	81.2%	97.4%	99.9%	66.1%	97.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.B.2(1998) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and State:
United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.27%	1.37%	1.32%	0.92%	0.37%	0.49%	0.97%	0.29%
New England:								
Massachusetts	0.75%	3.26%	3.70%	2.41%	1.30%	0.17%	2.55%	0.36%
New Hampshire	1.53%	6.30%	7.49%	1.48%	0.88%	0.00%	4.11%	0.42%
Connecticut	0.90%	3.26%	5.36%	5.34%	2.09%	0.16%	1.79%	0.65%
Middle Atlantic:								
New York	1.01%	3.82%	3.44%	2.44%	1.49%	0.03%	3.02%	0.66%
New Jersey	2.57%	4.59%	3.80%	4.99%	4.26%	0.00%	4.23%	1.43%
Pennsylvania	0.51%	2.81%	2.93%	4.91%	0.90%	0.03%	1.68%	0.54%
East North Central:								
Ohio	1.92%	4.66%	7.72%	3.92%	3.87%	1.57%	3.86%	1.36%
Indiana	1.69%	4.03%	4.68%	6.14%	3.08%	0.57%	4.34%	1.12%
Illinois	0.95%	5.00%	5.22%	2.89%	0.26%	0.98%	2.64%	0.73%
Michigan	0.57%	2.93%	3.63%	3.14%	2.73%	0.07%	2.79%	0.38%
Wisconsin	1.09%	4.98%	5.54%	2.15%	0.08%	0.00%	3.16%	0.46%
West North Central:								
Minnesota	1.89%	5.44%	6.90%	4.14%	3.46%	0.99%	3.26%	1.32%
Iowa	1.24%	6.15%	7.33%	2.69%	0.80%	0.00%	4.01%	0.29%
Missouri	1.95%	3.93%	8.56%	2.27%	7.62%	0.00%	4.61%	0.97%
Nebraska	2.35%	6.20%	5.64%	3.12%	0.46%	3.34%	5.23%	2.22%
Kansas	2.11%	2.10%	5.11%	4.33%	4.13%	0.18%	2.74%	1.39%
South Atlantic:								
Delaware	2.03%	6.34%	3.42%	3.68%	2.11%	0.55%	2.68%	1.53%
Maryland	1.76%	4.77%	5.44%	4.08%	0.00%	0.00%	3.66%	0.53%
Virginia	2.03%	5.13%	7.33%	5.98%	1.73%	0.84%	5.93%	0.96%
West Virginia	2.35%	8.86%	8.38%	3.11%	3.24%	0.00%	5.87%	1.72%
North Carolina	1.64%	6.34%	3.98%	1.81%	2.56%	0.26%	3.49%	0.62%
South Carolina	1.90%	3.21%	4.78%	7.12%	3.65%	0.00%	3.78%	0.78%
Georgia	1.96%	8.26%	9.53%	6.14%	2.39%	0.00%	5.63%	0.67%
Florida	1.84%	2.90%	2.87%	6.54%	3.74%	0.00%	3.54%	1.46%
East South Central:								
Kentucky	1.69%	6.49%	5.37%	3.94%	3.61%	0.47%	2.29%	2.00%
Tennessee	1.30%	7.29%	6.39%	4.37%	1.58%	0.22%	4.77%	0.67%
Alabama	1.40%	4.54%	3.16%	1.38%	0.00%	2.10%	3.44%	1.32%
West South Central:								
Arkansas	1.56%	7.75%	9.22%	5.62%	0.00%	0.34%	4.33%	0.40%
Louisiana	2.36%	8.99%	7.24%	3.66%	2.42%	1.64%	5.25%	1.70%
Oklahoma	1.54%	4.55%	5.51%	3.62%	5.88%	0.59%	2.67%	1.23%
Texas	1.01%	4.28%	5.44%	5.10%	1.93%	0.23%	2.52%	0.93%
Mountain:								
Idaho	2.98%	6.23%	6.32%	6.56%	4.26%	0.00%	5.12%	1.30%
Wyoming	1.76%	2.05%	5.26%	4.93%	1.56%	0.00%	1.48%	1.38%
Colorado	1.53%	7.14%	5.02%	6.49%	0.64%	0.00%	4.14%	0.98%
New Mexico	2.16%	5.53%	6.73%	5.95%	0.35%	0.37%	3.27%	1.57%
Arizona	0.84%	4.46%	5.83%	2.41%	2.35%	0.04%	2.48%	0.43%
Utah	1.39%	4.50%	5.53%	4.96%	2.19%	0.00%	4.18%	0.65%
Pacific:								
Washington	1.65%	3.86%	3.72%	2.95%	1.00%	0.04%	2.79%	0.53%
Oregon	2.01%	4.44%	5.51%	6.16%	0.62%	1.43%	4.07%	1.24%
California	2.49%	4.55%	4.97%	2.98%	1.73%	4.45%	3.20%	2.82%
States not shown separately	1.30%	7.10%	3.93%	4.97%	1.44%	0.11%	3.88%	0.77%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).